

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

Claim 1 (cancelled)

Claim 2 (cancelled)

Claim 3 (cancelled)

Claim 4 (cancelled)

Claim 5 (added) A method to accelerate repayment of incurred debt, comprising;

- (a) refinancing a high interest loan with another of lower interest, resulting in a lower payment;
- (b) continuing to pay the original payment amount, generating a surplus;
- (c) investing the surplus in an investment account;
- (d) periodically applying any gains or interest accrued from the investment account to the amount owed in the loan.

Claim 6 (added) The method of claim 5, whereas the original payments are applied as multiple payment streams.